GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA

UNSTARRED QUESTION NO:4098
ANSWERED ON:13.08.2015
NRLM
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Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether the National Rural Livelihood Mission (NRLM) is a flagship programme of the Ministry and if so, the details thereof; and

(b) whether it is a fact that NRLM has not been extended to some States including Goa and if so, the details thereof along with the reasons therefor?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SHRI SUDARSHAN BHAGAT)

(a): Yes, Madam. National Rural Livelihoods Mission (NRLM) is a centrally sponsored scheme which is being implemented in all States (except Goa) and in one Union Territory (Puducherry). NRLM was launched in June 2011. NRLM proposes to ensure that at least one woman member from each rural poor household is brought under the Self Help Group (SHG) in a phased manner by 2024-25. The key features of NRLM are as follows:-

1. Mobilization of at least one woman member from each rural poor household in the country into SHG network in a phased manner;

2. Promotion of SHG federations at village and cluster levels - Village Level Self Help Group Federations (VLF) at village level and Cluster Federation (CF) at cluster (groups of villages) level;

3. Provision of continuous and intensive capacity building to SHGs and Self Help Group Federations at village and cluster levels;

4. Provision of Revolving Fund (RF) support at the rate of Rs. 10,000 − 15,000 per eligible SHG to supplement own funds;

5. Provision of Vulnerability Reduction Fund (VRF) as per norms to eligible VLF to meet community level food security, health and nutrition security and such other priority needs of the poor households;

6. Provision of Community Investment Support Fund (CIF) as per norms to each eligible Cluster Level Federation (CLF), from which VLFs and SHGs can borrow for meeting consumption and production credit needs of their members;

7. Intensive support to link each SHG to Bank credit such that each SHG member would be able to leverage a cumulative bank credit of Rs. 1.00 lakh over a period of 5 to 8 years;

8. All women SHGs in select 150 districts, which include all IAP districts, will be eligible to avail credit at 7% interest up to the maximum credit outstanding of Rs. 3 lakh. Women SHGs who will repay in time will get an additional subvention of 3%, reducing the effective rate of interest to 4%.
9. For the remaining districts which are not part of the 150 districts mentioned above, all the women SHGs, where members are from the NRLM target group, will be eligible for interest subvention to avail the credit at 7% per annum, up to the credit outstanding of Rs. 3.00 lakh against prompt repayment. This is subject to availability of funds..
10. 25% of NRLM allocation is earmarked for Skill Development (now renamed as Deen Dayal Upadhayay Grameen Kaushal Yojana [DDU-GKY]) which proposes to make skill acquisition aspirational amongst the rural poor, thereby helping to create a highly skilled and productive work force. There is mandatory assured placement to 75% of the trained candidates.
11. Mahila Kisan Sashaktikaran Pariyojana (MKSP) is one of the components of NRLM to promote agriculture based livelihoods of rural women by strengthening community institutions of poor women farmers to achieve sustainable agriculture. MKSP focuses on agriculture, non-timber forest produce and livestock interventions.
12. Rural Self Employment Training Institute (RSETI) is also a sub component of NRLM. NRLM provides support for establishing Rural Self Employment Training Institutes, one in each district of the country, in collaboration with the banks and the State Governments.
13. The Government has recently launched Start-up Village Entrepreneurship Programme (SVEP) which aims to provide enormous opportunities to build upon the NRLM ecosystem that provides an impulse to entrepreneurial pursuits.

(b): NRLM has been extended to all the States and it is being implemented by all of them except Goa. The State Government of Goa has informed that due to administrative difficulties for the last two years, NRLM implementation could not be initiated in the State. Recently, the State Government has approved the proposal for launching of NRLM.

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